

United States Bankruptcy Court
Western District of OklahomaIn re:
Anna M Flynt
DebtorCase No. 18-14057-SAH
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 1087-5

User: dwebs
Form ID: 318Page 1 of 2
Total Noticed: 25

Date Rcvd: Dec 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2018.

db +Anna M Flynt, 11300 SE 15th, Midwest City, OK 73130-7899
 cr +U.S. Bank National Association, c/o Kivell, Rayment and Francis, PC., Robert Hauge,
 7666 East 61st Street, Suite 550, 7666 East 61st Street, Suite 550, Tulsa, OK 74133-1199
 6208919 +Bank Of America, P.O. Box 660806, Dallas TX 75266-0806
 6208921 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: CBNA, 50 Northwest Point Road, Elk Grove Village IL 60007)
 6208926 +Fedloan Servicing, P.O. Box 60610, Harrisburg PA 17106-0610
 6208928 +H&R Accounts, 5320 22nd Ave., Moline IL 61265-3627
 6208929 +Integris Medical Group, P.O. Box 12463, Belfast ME 04915-4015
 6208930 +John Flynt, 805 Samantha Lane, Moore OK 73160-8437
 6208932 +Mullins Mullins Sexton & Reaves, PC, 6307 Waterford Boulevard, Suite 215,
 Oklahoma City OK 73118-1117
 6208934 +Norman Regional, 901 N. Porter, Norman OK 73071-6482
 6208935 +Progressive Management, 1521 W. Cameron Avenue, Floor 1, West Covina CA 91790-2738
 6208936 +Stephen Bruce & Associates, P.O. Box 808, Edmond OK 73083-0808

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

6208917 +E-mail/Text: mtamsett@adminrecovery.com Dec 28 2018 22:30:39 Admin Recovery, LLC,
 45 Earhart Dr., Suite 102, Williamsville NY 14221-7809
 6208918 +EDI: AMEREXPR.COM Dec 29 2018 03:28:00 American Express, P.O. Box 981537,
 El Paso TX 79998-1537
 6208920 EDI: CAPITALONE.COM Dec 29 2018 03:28:00 Capital One, 15000 Capital One Dr.,
 Richmond VA 23238
 6208922 EDI: CHASE.COM Dec 29 2018 03:28:00 Chase Card Services, P.O. Box 15298,
 Wilmington DE 19850-5298
 6208923 +E-mail/Text: cmims@comfedcu.org Dec 28 2018 22:30:14 Communication Federal Credit Union,
 4141 NW Expressway, Suite 200, Oklahoma City OK 73116-1683
 6208925 EDI: DISCOVER.COM Dec 29 2018 03:28:00 Discover Financial Services, P.O. Box 15316,
 Wilmington DE 19850
 6208924 +EDI: WFFC.COM Dec 29 2018 03:28:00 Dillards, P.O. Box 14517, Des Moines IA 50306-3517
 6208927 +EDI: FSAE.COM Dec 29 2018 03:28:00 Firstsource Advantage, LLC, 205 Bryant Woods South,
 Amherst NY 14228-3609
 6208931 +EDI: MERRICKBANK.COM Dec 29 2018 03:28:00 Merrick Bank Corp., P.O. Box 9201,
 Old Bethpage NY 11804-9001
 6208933 +E-mail/Text: bnc@nordstrom.com Dec 28 2018 22:30:17 Nordstrom/TD Bank, 13531 E. Caley Ave.,
 Englewood CO 80111-6504
 6208937 EDI: USBANKARS.COM Dec 29 2018 03:28:00 US Bank, P.O. Box 5227, Cincinnati OH 45201
 6208938 EDI: USAA.COM Dec 29 2018 03:28:00 USAA Savings Bank, P.O. Box 47504,
 San Antonio TX 78265
 6208939 +EDI: WFFC.COM Dec 29 2018 03:28:00 Wells Fargo Financial, P.O. Box 94498,
 Las Vegas NV 89193-4498

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2018 at the address(es) listed below:

John D. Mashburn ecf@mashburnlaw.net, jdmashburn@gmail.com;jmashburn@ecf.epiqsystems.com
Robert J Hauge on behalf of Creditor U.S. Bank National Association rhauge@kivell.com,
jthomas@kivell.com;bhaug@kivell.com
Ryan P. DeArman on behalf of Debtor Anna M Flynt rdearman@cox.net, ryanpdearmanpllc@gmail.com
United States Trustee Ustpregion20.oc.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Anna M Flynt	Social Security number or ITIN	xxx-xx-2003
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court **Western District of Oklahoma**

Case number: **18-14057 – SAH**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Anna M Flynt

December 28, 2018

By the court: Sarah A. Hall
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.